

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-25 previously cancelled.

26. (currently amended) A computer implemented method for managing risk related to an online transaction associated with an online marketplace, the method comprising:
receiving into a computer system data descriptive of the transaction comprising ~~at least one of:~~
an amount of money involved in the transaction; ~~one or more~~ a geographic locations associated with the transaction of a market participant associated with the transaction; government regulations associated with the transaction; and one or more currencies involved in the transaction;
receiving into the computer system an identifier of one or more market participants associated with the transaction;
receiving into the computer system risk data, wherein said risk data is generally related to at least one of: regulatory risk, ~~reputational risk, legal risk;~~ and risk associated with a cost to defend an adverse position;
associating a portion of the risk data with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction; and
generating a report comprising the portion of the risk data which is associated with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction.

27. (previously added) The method of claim 26 wherein the data descriptive of the online transaction is received from one or more of: an online retailer; an online wholesaler; a business to business supplier; and an online auction.

28. (previously added) The method of claim 26 wherein the data descriptive of the transaction is received from one or more of: an investment bank; a merchant bank; a commercial

bank; a securities firm; a asset management company; a hedge fund; a mutual fund; a credit rating fund; a securities exchange and bourse; an investor; a law firm; and an accounting firm.

29. (previously added) The method of claim 26 wherein the data descriptive of the transaction is received from a government entity.

30. (previously amended) The method of claim 26 additionally comprising the step of generating a risk quotient based upon the portion of the risk data which is associated with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction.

31. (previously added) The method of claim 30 wherein the risk quotient is indicative of an amount of regulatory risk.

32. (currently amended) The method of claim 30 wherein the risk quotient is additionally indicative of an amount of legal risk.

33. (previously added) The method of claim 30 wherein the risk quotient indicates an amount of risk associated with monetary costs related to at least one of: fines, forfeitures and costs to defend an adverse position.

34. (previously amended) The method of claim 26 wherein the risk data comprises world events.

35. (previously amended) The method of claim 26 wherein the risk data comprises at least one government advisory.

36. (previously amended) The method of claim 26 wherein the risk data comprises one or more obligations to know your customer according to government regulations.

37. (previously amended) The method of claim 26 wherein the risk data comprises a list generated by at least one of: the Office of Foreign Assets Control; the U.S. Commerce Department; and the U.S. White House.

38. (previously amended) The method of claim 30 additionally comprising the steps of: generating a suggested action based upon at least one of: the risk quotient; the risk data; and the identifier of one or more market participants associated with the transaction.

39. (previously added) The method of claim 38 wherein the report additionally comprises a description of the suggested action.

40. (previously added) The method of claim 39 wherein the suggested action comprises limiting the scope of the online transaction.

41. (previously added) The method of claim 39 wherein the suggested action comprises notifying an authority.

42. (previously added) The method of claim 39 wherein the suggested action comprises discontinuing the online transaction.

43. (previously added) The method of claim 39 additionally comprising the step of mitigating adverse effects of a problematic account by presenting the report to at least one of: a regulatory body; shareholders; and news media.

44. (new) A computer implemented method for providing regulatory oversight of an online financial transaction contemplated by an online market participant, the method comprising:

receiving digital information into a computer storage descriptive of the contemplated online transaction;

calculating with a computer processor a numerical risk quotient representative of the likelihood that execution of the contemplated online transaction may cause the online market participant to violate a rule put forth by a regulatory agency wherein the risk quotient is calculated by the steps of:

receiving digital information into each of multiple database fields stored in a computer storage;

associating each of the database fields with one of multiple predefined risk categories;

assigning a numerical value to represent a weight of each of the multiple predefined risk categories based upon an amount of regulatory risk associated with each respective risk category;

assigning a numerical value to the information received into a database field based upon an amount of regulatory risk associated with the digital information received; and multiplying the numerical value assigned to the information received into the database field by the numerical value representing the weight of the category associated with the respective database field into which the information was received;

generating with the computer processor a suggested action correlating to the numerical value of the risk quotient;

receiving an indication or whether the suggested action is completed by the online market participant; and

generating a report comprising the information descriptive of the contemplated online transaction, the numerical value of the risk quotient, the suggested action and the indication of whether the suggested action was completed by the online participant.

45. (new) The method of claim 44 wherein the suggested action comprises limiting an amount of money involved in the online transaction.

46. (new) The method of claim 44 wherein the suggested action comprises notifying an authority.

47. (new) The method of claim 44 wherein the suggested action comprises discontinuing the online transaction.

48. (new) The method of claim 44 additionally comprising the step of mitigating adverse effects of an online transaction by presenting the report to at least one of: a regulatory body; shareholders; and news media.

49. (new) The method of claim 44 wherein the digital information received into one or more of the multiple database fields stored in the computer storage comprises data descriptive of world events received via a news feed.

50. (new) The method of claim 44 wherein the digital information received into one or more of the multiple database fields stored in the computer storage comprises at least one government advisory.

51. (new) The method of claim 44 wherein the digital information received into one or more of the multiple database fields stored in the computer storage comprises one or more obligations to know your customer according to government regulations.

52. (new) The method of claim 44 wherein the digital information received into one or more of the multiple database fields stored in the computer storage comprises a list generated by at least one of: the Office of Foreign Assets Control; the U.S. Commerce Department; and the U.S. White House.

53. (new) The method of claim 44 wherein the digital information received into each of multiple database fields stored in a computer storage comprises an indication of at least one of: a request for an exception to the Bank Secrecy Act, routing funds through a secrecy jurisdiction, and missing wire transfer information.

54. (new) The method of claim 44 additionally comprising the steps of receiving an indication to change the numerical value assigned to the information received into the database field and changing the numerical value assigned to the information received into the database field based upon the indication received to change the numerical value.

55. (new) The method of claim 44 additionally comprising the steps of generating an average risk quotient for multiple transactions entered into by the online market participant and including the average risk quotient in the report.

56. (new) The method of claim 44 additionally comprising the steps of generating a mean value for risk quotients for multiple transactions entered into by the online market participant and including the mean value for the risk quotients in the report.